

HERRICK PRAISES THE RURAL CREDIT MOVEMENT

Former Ambassador to France
Speaks on Subject at
San Francisco.

ON RURAL CREDITS DAY.

Says Aim of Movement is Not Cheaper Money, But to Enable Deserving Persons to Own Homes.

San Francisco, Sept. 21.—This was Rural Credits day at the exposition with one of its features an address by Myron T. Herrick of Cleveland, formerly ambassador to France, in which he discussed in detail many phases of the rural credits movement.

The grand purpose of the rural credits movement, said Mr. Herrick, had been overlooked by those who expected of it only lower interest rates. Cheaper money, he declared, is not its only aim. It rises higher than that and proposes to enable home seekers to accomplish their wish, landowners to procure adequate funds to develop their holding and credit is the mistaken notion resources so that American agriculture may become modernized and properly financed and keep pace with progress in every other industry.

Reviewing the five years that the movement has been in course, Mr. Herrick declared that legislation in various states looking to the formation of credit unions and land credit institutions had little merit. State aid, he believed, to be undesirable in the United States if private enterprise could be efficiently regulated and rural co-operation intelligently practiced. Among other things he said:

"The cause of much of the misunderstanding about co-operative banking and credit is the mistaken notion that co-operation is an altruistic or benevolent means of helping the down-and-out class of persons who are individually weak and incompetent. This half-truth is alive with dangers. Co-operation can never help anybody except him who is able and willing to help himself—and his neighbor also. True, co-operation is the quickest way to success for the humble as well as for the high, but its literal interpretation is organized mutual self-help. It presumes that men will work harder, longer, and better together than when standing alone, it requires a spirit and an ability to both give and receive; and it can reach its fullest development only among persons who are capable and honest and known to be so—among persons who ask no favors, who spurn charity and state aid, and rely solely upon their own talents, toil and resources.

"There is more co-operation in the United States than in any other country, and it is used here even for the largest undertakings. The gathering and distribution of news by The Associated Press is the most striking example in the world of co-operation conducted on a grand scale without lucrative object. The life insurance companies, with their millions of policyholders and billions of dollars of assets, and the mutual savings banks and building and loan associations, with their stupendous totals of deposits, savings and reserves, put most of their funds of organized thrift under co-operative management, while trade unionism (the oldest kind of co-operation) permeates the laboring classes. These are city-centered, but do not constitute all the co-operative activities. Co-operation appears in inconceivably varied and

innumerable enterprises. The protection of the levees from breaks is in some of the states bordering the Mississippi river a co-operative work. Farmers' organizations for safeguarding mutual interests are numerous, while rural co-operation for business has already made substantial progress, but chiefly for marketing fruits and the manufacture and disposal of milk products.

"If American farmers should awake to the full realization of the possibilities, they would soon be using co-operation in all their industrial, commercial and financial affairs, relating to agriculture. With the splendid examples in the city before them, it is strange that they have lain dormant so long. Co-operation may, of course, be practiced through a corporation or in a partnership, but the association is its best breeding ground and nursery. In the United States, however, the purposes and ordinary banking have been content with the corporation and partnership. The propagandists should broaden their views and strive to make lawful for associations whatever may now be done through these other two forms of organization. Furthermore, if they wish to see rural co-operation reach its highest

\$2 a United States Not Satisfied
to 33 Mere Departure on "Leave
Absence.

Washington, Sept. 25.—Ambassador Penfield at Vienna has been instructed to make clear to the Austrian government informally the United States must insist on recall of Dr. Dumba, the ambassador here, and that assistance of the new currency bill, ready to advance as much as seven cents a pound on cotton stored in state warehouses at a rate of six per cent, the outlook for the farmers of this section seem bright indeed as compared with those of a year ago.

One thing which is absolutely necessary for the farmer to secure money on his cotton is the erection of enough warehouses, to be taken under state control, to handle all of the cotton upon which money is desired. The banks will lend the money but they must have the cotton in a state warehouse, which is a very simple matter, because the state system will take over almost any warehouse which the farmers will build.

In this connection we wish to call attention to the enormous amount of indebtedness which has been carried over by the merchants and others for the benefit of the farmers. Last year it will be remembered that no merchant, at least in most instances, forced his debtors to pay what they owed him. The merchant has carried over this debt, but his creditors are not going to wait another year for him to pay up. Last year we asked everybody to help the farmer, but this year the merchant is the one who will need the help. Let us all pay him what we owe him, whether this year or last.

President May Call Extra Session of the Senate.

Washington, Sept. 22.—The advisability of calling a special session of the senate within the next month is being seriously considered by President Wilson, it was said today at the White House. If the session is called it will be primarily for the purpose of allowing the senate to revise its rules in order to curtail debate. The President, it was said, would reach a decision in the matter within a week or 10 days.

Senator Kern, majority leader of the senate, is understood to have communicated with a number of senators to learn their views on the subject.

A TRIP TO HISTORIC PLACES

Ney McNeely, in Monroe Enquirer.

Last Saturday Chief Justice Walter Clark, Miss Eugenia Clark, daughter of the chief justice; Maj. W. A. Graham, commissioner of agriculture, and Col. Fred A. Olds, collector for the North Carolina Hall of History, came to Monroe, and went with a party from Monroe, Charlotte and Waxhaw, to view the classic ground of the Old Waxhaws.

The party went down the Cureton Store road through the sandhill section south of the town of Waxhaw to the Charlotte-Savannah highway, viewed the Valley of the Waxhaws from the sand hills, went down the highway to the McCamie place, where Andrew Jackson was born, saw from this place the battlefield of the Waxhaw or Wahab's mill some three miles to the south, went down the highway to the old home place of Major Robert Crawford, the uncle of Andrew Jackson, the place where the seventh President was reared, the place where George Washington stopped on his visit to the Waxhaws and heard the petitions of the Catawba Indians asking that they be unmolested in their reservations, and proceeded to the Old Waxhaw church where Andrew Jackson, General Andrew Pickens, United States Senator William Smith, Governor Stephen D. Miller, and Governor William R. Davie, and so many of the early celebrities of this country were reared and educated.

The Old Waxhaw settlement holds a peculiar interest. In the early days of the country it gave tone and thought to the Carolinas. Prior to its settlement in 1751 the territory between the Catawba and the Rocky rivers was inhabited by a tribe of Indians called "The Waxhaws," and from them the settlement took its name. In the year 1700 John Lawson, surveyor-general of the Carolinas, first came among the Waxhaws, and in his diary he tells of some interesting incidents that occurred during his stay among them. The first settlement here was by the Scotch-Irish, who, after the siege of Londonderry, had emigrated to Pennsylvania and later came down into the Carolinas. Among these Scotch-Irish who came down and settled in the Waxhaws were the Jacksons, Calhouns and Pickens. Andrew Jackson was born there. Patrick Calhoun, the father of John C. Calhoun, first settled there and then pushed on to the prairie country which is now Abbeville; and, after the massacre at Long Cane, in which several of his family were lost, he returned and took refuge in the Waxhaw congregation, and married there a daughter of Rev. Alexander Craighead, after whose death and his return to Abbeville he married Miss Caldwell, the mother of South Carolina's great statesman. At the Waxhaws, too, Andrew Pickens met and married Rebecca Calhoun. Here at the Waxhaws grew up William Richardson Davie, the distinguished partisan leader in the War of the Revolution, governor of North Carolina, one of the framers of the Constitution of the United States, minister to France in the time of Napoleon, and founder of the University of North Carolina. "From the same community, though not from the same place," says Gen. Edward McCrady, in his Historical Sketch of South Carolina, "came Calhoun's rival, the great Georgian, William H. Crawford, who was candidate for President against Jackson in 1824. Here, too, was born and reared William Smith, a judge in South Carolina, a member of Congress and United States senator, whose "States Rights," it is said, antedated Cal-

houn's. He was a schoolmate of Jackson under the Rev. Mr. Alexander, according to the statement made in Judge O'Neal's Annals. And John Brown, Ph. D., one of the early professors of the South Carolina College, and founder of the Presbyterian church in Columbia, was reared there. He was a school mate of Jackson's under the Rev. Mr. Humphries, and with Jackson, when they were boys in their teens rode under Davie at Hanging Rock. From the Waxhaws, too, went Stephen D. Miller, governor of South Carolina, and colleague in the United States senate of Robert Y. Hayne at the time of the celebrated debate with Daniel Webster. He was a man of great power in his day and generation, in society, at the bar and in the councils of his country. In this community, also were born and reared James H. Thornwell, the theologian and orator, president at one time of the South Carolina College, and Dr. J. Marion Sims, a surgeon of world-wide fame, and in his department the greatest of his time. Here, too, lived and died Capt. James Wahab (Wahup), the commander of the American forces in the battle of the Waxhaws, or Wahab's mill, in the Revolutionary War, and many other celebrities of the times.

In the Old Waxhaw cemetery are to be seen the graves of Davie, Crawford, Wahab, Andrew Jackson, Sr., father of the President, and many of the interesting characters of the early days; and a pilgrimage to this old community is well worth while to anyone interested in the early history of our country.

BEST RECREATION RECUPERATION

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Many attractive resorts reached by the Southern Railway. Let us help you plan your summer trip.
W. H. CAFFEY,
Division Passenger Agent,
Charleston, S. C.

TAX NOTICE.

Beginning Oct. 15th, taxes will be received up to January 1st, 1916, without penalty. During the month of January a penalty of one (1) per cent will be added; during February two (2) per cent will be added and in March seven (7) per cent will be added.

The levy for State purposes is seven (7) mills. For Constitution School Tax three (3) mills. For ordinary county purposes four and one-half (4½) mills. For interest on Bonds and Sinking Fund for Past Indebtedness one and three-fourth (1¾) mills. For interest and Sinking Fund for C. & C. R. R. Bonds one and one-fourth (1¼) mills. For interest on money to be borrowed, one (1) mill. For interest and Sinking Fund for Township Bonds, in Pleasant Hill three-fourths of one (¾) mill. In Gilles Creek one and one-half (1½) mills. In Cane Creek one and one-half (1½) mills.

Special Taxes are levied for school purposes in the various districts as follows: Nos. 1, 6, 13 and 30, two (2) mills; Nos. 22, 29, and 45, three (3) mills; Nos. 3, 4, 5, 7, 9, 15, 17, 18, 19, 20, 23, 26, 27, 39, 47 and 48, four (4) mills; Nos. 2 and 36, five (5) mills; Nos. 10, 11, 12, 24, 25, 31, 32, 33, 34, 42, 43, 46, 49 and 50, eight (8) mills. Lancaster graded, six and one-half (6½) mills; Heath Springs, ten (10) mills; Kershaw, eleven (11) mills.

All male citizens between the ages of 21 and 55 years are liable for a Capitation Tax of three dollars (\$3.00) for road purposes; all citizens between the ages of 21 and 60 years are liable for a Poll Tax of one dollar (\$1.00), except those exempt by law.

T. L. HILTON,
County Treasurer.

Notice of Discharge.
Notice is hereby given that the undersigned will, as administrators of the estate of Henry P. Thompson, deceased, on the 6th day of October, 1915, make their final return as such administrators, and apply to the probate court of Lancaster county for letters of discharge.
M. L. THOMPSON,
H. D. THOMPSON,
Administrators Estate of said Deceased.
Sept. 7, 1915.

Lancaster & Chester Ry. Co.
Schedule in Effect August 15, 1915.
Eastern Time.
WESTBOUND.
Lv. Lancaster ... 6:00am—2:30pm
Lv. Fort Lawn ... 6:30am—4:08pm
Lv. Bascomville ... 6:45am—4:28pm
Lv. Richburg ... 6:55am—4:43pm
Ar. Chester ... 7:30am—5:25pm
EASTBOUND.
Lv. Chester ... 9:00am—6:45pm
Lv. Richburg ... 9:45am—7:27pm
Lv. Bascomville ... 10:00am—7:38pm
Lv. Fort Lawn ... 10:30am—7:55pm
Ar. Lancaster ... 11:00am—8:25pm
Connections—Chester with Southern, Seaboard and Carolina & North-western Railways.
Fort Lawn, with Seaboard Air Line Railways.
Lancaster, with Southern Railway.
A. P. McLURE, Supt.

SOUTHERN RAILWAY.

PASSENGER TRAIN SCHEDULES.
Trains arrive Lancaster from:
No. 118—Yorkville, Rock Hill and intermediate stations 8:31 a. m.
No. 113—Charleston, Columbia and intermediate stations 10:05 a. m.
No. 114—Marion, Blacksburg, Charlotte and intermediate stations, 1:35 p. m.
No. 117—Columbia, Kingsville and intermediate stations, 7:41 p. m.
Trains leave Lancaster for:
No. 118—Kingsville, Columbia and intermediate stations, 8:31 a. m.
No. 113—Rock Hill, Blacksburg, Marion, Charlotte and intermediate stations, 10:05 a. m.
No. 114—Kingsville, Columbia, Charleston and intermediate stations 1:35 p. m.
No. 117—Rock Hill, Yorkville and intermediate stations, 7:41 p. m.
Schedule figures are published as information only, not guaranteed. For information as to passenger fares, etc., call on

For YOUR STOMACH'S Sake

When you buy Flour, Sugar, Teas and Coffee, remember that there are many grades, with but a cent or two difference in price. The one strengthens your stomach, while the other weakens it by disease. We sell the grades that produce health and strength. When you buy Canned Goods, Bottled Goods, Spices, Peppers, etc., don't forget that Price Alone determines the quality in the retail market. High grade goods can not be sold at poor grade prices. Quality goods build up your system, while poor stuff tears it down. Again we sell only goods that bring you health and strength. When you buy Smoked or Salt Meats, Butter, Cheese, or anything on earth for the table, "for your stomach's sake" get something that is high grade and without adulteration or deterioration. It is the safe way, and the safe way is always the better way. And keep ever in mind the fact that we sell goods that are pure and strong in health productive qualities. We admire our local physicians, but we are not drumming up trade for them by selling impure and dangerous foodstuffs. Our prices are as RIGHT as right can be when the right stuff is sold.

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Fulghum Oats are specially adapted for sowing with Crimson Clover as they are EARLIER TO RIPEN. Our stock of Field Grain and Grass Seeds is very complete, with low prices.

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Carload Red Texas Oats. Will Sell Cheap.

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